

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Julia C Roman-Millan

Debtor(s)

Case No. 16-32680

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/13/2016.
- 2) The plan was confirmed on 12/16/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/15/2019.
- 5) The case was converted on 03/20/2019.
- 6) Number of months from filing to last payment: 24.
- 7) Number of months case was pending: 30.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,000.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$21,910.00
Less amount refunded to debtor	\$14.08

NET RECEIPTS: **\$21,895.92**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,186.15
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,186.15**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CERASTES LLC	Unsecured	1,760.00	763.11	763.11	322.78	0.00
COMENITY BANK	Unsecured	411.00	429.14	429.14	181.51	0.00
COMENITY BANK	Unsecured	561.00	561.69	561.69	237.58	0.00
COMENITY BANK	Unsecured	304.00	304.95	304.95	128.99	0.00
COMENITY BANK	Unsecured	156.00	121.55	121.55	51.41	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	127.00	127.38	127.38	53.88	0.00
JUNE PRODEHL RENZI & LYNCH LLC	Unsecured	1,300.00	1,251.00	1,251.00	529.14	0.00
LVNV FUNDING	Unsecured	702.00	759.48	759.48	321.24	0.00
MORTGAGE SOLUTIONS OF COLORA	Secured	5,974.37	2,457.71	2,457.71	2,457.71	0.00
MORTGAGE SOLUTIONS OF COLORA	Secured	0.00	0.00	0.00	0.00	0.00
ONEMAIN FINANCIAL	Secured	11,698.00	8,251.13	8,251.13	8,251.13	440.67
PORTFOLIO RECOVERY ASSOC	Unsecured	11,129.00	7,518.42	7,518.42	3,180.07	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	875.00	828.65	828.65	350.49	0.00
QUANTUM3 GROUP	Unsecured	2,011.00	1,988.75	1,988.75	841.18	0.00
HOME AT FIVE	Unsecured	240.00	NA	NA	0.00	0.00
RISE	Unsecured	3,300.00	NA	NA	0.00	0.00
RUSH COPLEY MEDICAL CENTER	Unsecured	3,600.00	NA	NA	0.00	0.00
STONEBERRY	Unsecured	111.00	NA	NA	0.00	0.00
CHOICE RECOVERY	Unsecured	120.00	NA	NA	0.00	0.00
MAXLEND	Unsecured	1,500.00	NA	NA	0.00	0.00
MBB	Unsecured	86.00	NA	NA	0.00	0.00
MBB	Unsecured	136.00	NA	NA	0.00	0.00
MONTGOMERY WARD	Unsecured	190.00	NA	NA	0.00	0.00
MRSI	Unsecured	35.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT & CO	Unsecured	704.00	NA	NA	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	109.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TD BANK USA NA	Unsecured	249.00	275.96	275.96	102.64	0.00
ZINGO CASH ILLINOIS LLC	Unsecured	1,173.00	613.15	613.15	259.35	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,457.71	\$2,457.71	\$0.00
Debt Secured by Vehicle	\$8,251.13	\$8,251.13	\$440.67
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$10,708.84	\$10,708.84	\$440.67
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$15,543.23	\$6,560.26	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,186.15</u>
Disbursements to Creditors	<u>\$17,709.77</u>
TOTAL DISBURSEMENTS :	<u>\$21,895.92</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/02/2019

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.